

Abstract of the Disclosure

In a communication arrangement in accordance with the invention, a server is employed to collect and organize information for mobile device users according to the user profiles, e.g., personal profile, business profile, vacation profile, etc., which reflect 5 different user personae. By using this arrangement, the user advantageously maintains only the necessary information in the mobile device and downloads any additional information from the server on an as needed basis. In addition, the server is capable of serving mobile devices which may be incompatible to one another, thereby facilitating an exchange of information between such devices. Moreover, with the server, incoming 10 messages for the user are organized and stored according to the source of the messages and the user criteria established in the user profiles. Further, information in a mobile device may be organized using electronic information cards, referred to as "E-cards," which facilitate, among others, transfer of information from the mobile device to the server, or other mobile devices to conduct various commercial and data transactions.

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